

***ATTACHMENT TO SUPPLEMENTAL DECLARATION FOR REISSUE PATENT
APPLICATION TO SUPPLEMENT "ERRORS" STATEMENT***

This Supplemental Declaration supplements our original Declaration for this reissue application filed on April 14, 2004. We verily believe that the original patent was wholly or partly inoperative or invalid:

by reason of **claims 1-3** claiming more than we had a right to claim because the claim method steps in these patent claims may be performed by a single banking institution that holds the single insured money market deposit account, while according to the invention defined in the current independent claim 32, a step must be added of determining, by the one or more computers, a net credit/debit amount based on at least in part the respective net transaction associated with the respective period of time, which corresponds to an amount of funds to deposit and/or transfer to or withdraw and/or transfer from the single insured money market deposit account at a licensed banking institution through a different bank. This step of "determining" a net credit/debit amount, which corresponds to an amount of funds to deposit and/or transfer to or withdraw and/or transfer from the single insured money market deposit account at a licensed banking institution through a different bank, was missing in the original claims 1-3;

by reason of **claims 4-6** claiming more than we had a right to claim because the device claim elements in these patent claims may be performed by a single banking institution that holds the single insured money market deposit account, while according to the invention defined in the current independent claim 32, a determining device must be added for determining, by the one or more computers, a net credit/debit amount based on at least in part the respective net transaction associated with the respective period of time, which corresponds to an amount of funds to deposit and/or transfer to or withdraw and/or transfer from the single insured money market deposit account at a licensed banking institution through a different bank. This "determining" device for determining a net credit/debit amount, which corresponds to an amount of funds to deposit and/or transfer to or withdraw and/or transfer from the single insured money market deposit account at a licensed banking institution through a different bank, was missing in the original claims 4-6;

by reason of **claims 7-15** claiming more than we had a right to claim because the system claim elements in these claims may be comprised in a single banking institution that holds the single insured money market deposit account, while according to the invention defined in the current independent claim 32, a limitation must be added to the computation processor that it is configured to determine, by the one or more computers, a net credit/debit amount based on at least in part the respective net transaction associated with the respective period of time, which corresponds to an amount of funds to deposit and/or transfer to or withdraw and/or transfer from the single insured money market deposit account at a licensed banking institution through a different bank. This computation processor configured for determining a net credit/debit amount, which corresponds to an amount of funds to deposit and/or transfer to or withdraw and/or transfer from the single insured money market deposit account at a licensed banking institution through a different bank, was missing in the original claims 7-15;

by reason of **claims 16-19** claiming more than we had a right to claim because the method claim elements in these claims may be performed by a single banking institution that also holds the single insured money market deposit account, while according to the invention defined in the current independent claim 32, the determining a net asset adjustment step must be amended to determine, by the one or more computers, a net credit/debit amount based on at least in part the respective net transaction associated with the respective period of time, which corresponds to an amount of funds to deposit and/or transfer to or withdraw and/or transfer from the single insured money market deposit account at a licensed banking institution through a different bank. This step of “determining” a net credit/debit amount, which corresponds to an amount of funds to deposit and/or transfer to or withdraw and/or transfer from the single insured money market deposit account at a licensed banking institution through a different bank, was missing in the original claims 16-19;

in addition to the errors recited in our Declaration of April 14, 2004.

We are filing the present reissue application in order to correct this additional error, by more specifically claiming a combination of steps or elements that operate with respect to at least two different banking institutions.

Moreover, we declare our intent to, and reserve our right to, submit during the prosecution of this application and divisionals thereof, further claims that are broader than the claims in the original patent, or narrower than the claims in the original patent. Additionally, we

declare our intent to, and reserve our right to, submit during the prosecution of this application and divisionals thereof, further claims that may correct errors in other different claim combinations, and thus, may be broader in some respects than the claims currently pending, or may be narrower in some respects than the claims currently pending.